

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:

Case No. 09-51865

DENISE ALANE EAST,

Chapter 7

Debtor.

Judge Thomas J. Tucker

**ORDER DENYING, AS UNNECESSARY, DEBTOR'S MOTION FOR
APPROVAL OF REAFFIRMATION AGREEMENT**

This case is before the Court on a motion that the Debtor filed, entitled "Debtor's Motion For Approval of Reaffirmation Agreement" (Docket # 21, the "Motion"), seeking approval of a "Corrected" Reaffirmation Agreement between Debtor and Our Credit Union f/k/a Royal Oakland Community Credit Union (Docket # 20).¹ There is no reason or authority for the Court to take any action (*e.g.*, approve or disapprove) with respect to this Reaffirmation Agreement. Because the Reaffirmation Agreement is made with a credit union, 11 U.S.C. § 524(m)(1) does not apply. 11 U.S.C. § 524(m)(2). Because the Debtor was represented by an attorney in the negotiation of the reaffirmation agreement, as stated in Paragraph 2 of the Motion and as evidenced by the signed Part C to the Reaffirmation Agreement, there is no basis for court involvement, or a hearing, or court approval/disapproval, under 11 U.S.C. §§ 524(d) and 524(c)(6). Accordingly,

IT IS ORDERED that the Motion (Docket # 21), is DENIED as unnecessary.

¹ This Reaffirmation Agreement amends and supercedes a previous reaffirmation agreement filed between Debtor and Our Credit Union f/k/a Royal Oakland Community Credit Union (Docket # 17).

Signed on October 06, 2009

/s/ Thomas J. Tucker

**Thomas J. Tucker
United States Bankruptcy Judge**